

EMPLOYEE BENEFIT TECHNOLOGY AGREEMENT VAN BUREN COUNTY

February 8, 2021



Rose Street Advisors

BENEFITS • HR CONSULTING • INVESTMENTS • LIFE INSURANCE • RETIREMENT

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1. Introduction

At Rose Street Advisors, we saw an opportunity to reinvent how our clients experience benefits. We believe that HR teams should be able to focus on what they were hired to do; developing their employee and helping their company grow. We think employees should have tools that allow them to effectively manage their health and financial well-being.

On behalf of the entire Rose Street Advisor's team, we're excited to bring Maxwell Health to Van Buren County. Within this proposal you'll find details on the value of implementing Maxwell for your employee benefits from both an administrative and employee experience perspective.

2. Value of Maxwell

For you, as the employer, Maxwell...

- Supports most all benefits and types of contribution strategies
- gives real-time view of employees during open enrollment
- means no more printing and scanning, thanks to paperless form-signing feature, built-in task management, and notifications that make QLEs a breeze
- keeps employees engaged in benefits year-round

For your employees, Maxwell...

- provides an awesome experience enrolling in benefits that's more like the online retail experiences they're used to
- includes a mobile app that acts as the one destination employees can go for anything benefits-related
- supports nontraditional services and products so employees have access to more comprehensive benefits packages that are tailored to their unique needs

3. Highlights of the Experience

EMPLOYEE EXPERIENCE



ONLINE ENROLLMENT

- ✓ Employee engagement
- ✓ Plan comparison
- ✓ Flexible plan display
- ✓ Beneficiary designation
- ✓ Mid-year changes



YEAR-ROUND ENGAGEMENT

- ✓ Mobile app
- ✓ Configurable support options
- ✓ Access to plan details
- ✓ Access to convenient health tools and services
- ✓ Turnkey wellness and rewards program

BENEFITS ADMINISTRATION AND HR



PAPERLESS ADMINISTRATION

- ✓ Online benefits management
- ✓ Simple new hire onboarding
- ✓ Electronic form-signing
- ✓ Document sharing
- ✓ Email communication



HR FUNCTIONALITY

- ✓ Open enrollment
- ✓ People management
- ✓ ACA reporting capabilities
- ✓ Robust reporting
- ✓ Notifications
- ✓ Built-in permission levels



INTEGRATIONS

- ✓ EDI connections
- ✓ Payroll integration and reporting capabilities
- ✓ Health Equity HSA integration
- ✓ BambooHR integration
- ✓ Wellness and lifestyle integrations



SUPPORT FOR ROBUST BENEFITS STRATEGIES

- ✓ Traditional and nontraditional benefits
- ✓ Complex ancillary plan structures
- ✓ Complex rate structures
- ✓ Complex contribution strategies
- ✓ Eligibility groups

MARKETPLACE



MAXWELL MARKETPLACE

- ✓ Extensive suite of procured ancillary products
- ✓ Nontraditional, value-add lifestyle and financial products

****EDI Connections are available at an additional upfront fee**

4. Platform Pricing

Rose Street Advisors has partnered with Maxwell Health in order to integrate technology into the product and benefit strategy we have developed with you. With this technology solution we can create administrative efficiencies, engage and educate employees. This is central to how we work as a Broker.

- **First 2 years on the system**

- We trust the value of Maxwell Health is so significant that we are prepared to pay for the base platform for the first 2 years
- Must also offer* two Maxwell Health Marketplace Voluntary products to employees at the next open enrollment following go live. This could include options such as:
 - Accident - insurance helps you handle the medical and out-of-pocket costs that add up after an accidental injury. This includes emergency treatment, hospital stays and medical exams, and other expenses you may face, such as transportation and lodging needs.
 - ID Theft Protection – insurance that helps monitor and restore your identity when someone uses your personal identifying information, without your authorization, in order to perpetrate fraud or other offenses, such as obtaining loans, services or credit.

- **Year 3 on the system**

- **Annual fee of \$948**
 - Annual fee is invoiced based annually based on your go live date of **July 2021**.
- **Per employee, per month fee of \$.50**
 - This fee will be invoiced quarterly. Your employee count will be pulled from your portal on the 5th day of the first month following the quarter (i.e. April 5th for months January, February, March)

*Must only offer the products to employees at open enrollment. Rose Street Advisors does not require any participation level for the products offered. Participation levels will only be determined by the carrier, which with Maxwell Health Marketplace products will be low to no participation requirements either

Maxwell Health Cost:

The Maxwell Health costs outlined below will be billed in year 3 on the Maxwell Health Portal. For the first 2 years Rose Street Advisors covers the cost of the Maxwell Health Portal. The group must offer two Maxwell Health Ancillary Products.

Maxwell Health Annual Fee	\$948.00	Billed Annually Billing begins July 2023
Per Employee per Month Cost	\$130.00 (\$.50 based off 260 employee count)	Billed on a quarterly basis Billing begins July 2023 \$390.00 per Quarter

EDI Feeds in Maxwell Health:

- Any EDI set ups will be billed to the group annually, based upon the month that the EDI feed is live.

BCBS- Medical/Vision	\$1,200 implementation fee annual for initial EDI set up (First year only)	\$800 annual EDI fee (Second and subsequent years)
Delta Dental-Dental	\$700 implementation fee annual for initial EDI set up (First year only)	\$500 annual EDI fee (Second and subsequent years)
Mutual of Omaha	No Charge	No Charge

This constitutes the entire Agreement between the parties. Subsequent amendments to this Agreement shall only be in writing signed by both parties.

CUSTOMER KEY CHAMPION/CONTACT

ROSE STREET ADVISORS

By: _____

By: _____

Name: _____

Name: _____

Title: _____

Title: _____

In order to maintain your place in the implementation queue, please have agreement signed and returned no later than May, 3 2021

Terms of agreement will auto renew on annual basis. If a change is needed Rose Street Advisors will notify the client in writing within 30 days and also request the client notify Rose Street Advisors in writing within 30 days if a change is requested.

Appendix A

CLIENT RESPONSIBILITIES

- Client will provide any additional requested benefit details required to complete portal build
- Client will complete HR Admin portal review after portal has gone live
- Client will keep portal up-to-date and use Maxwell Health as their system of record for benefits
- Client will review portal prior to annual open enrollment to ensure all information is accurate and up-to-date
- Client will have all employees complete annual open enrollment using the Maxwell Health portal

_____ **Client Initials**

Appendix B

****Timeline, as it relates to Maxwell, for your new build that will encompass current employees, along with their spouses and dependents in currently enrolled products. ****

IMPLEMENTATION TIMELINE: MAXWELL HEALTH PORTAL BUILD

all time frames below are subject to change, based upon information not provided in the timeframe(s) outlined below

Item to be completed	Responsible party	Timeframe
Maxwell Agreement signed	Van Buren County	5/3/2021
Maxwell Census Completed	Van Buren County and Rose Street Advisors	Completed by 7/1/2021
Maxwell Health information Sheet for new implementation	Van Buren County and Rose Street Advisors	Completed by 7/1/2021
All current enrollments and plan design in Maxwell Health Folders	Rose Street Advisors	Completed by 7/1/2021
Maxwell Health Portal Build	Rose Street Advisors	7/2/2021-7/09/2021
Portal retained by Maxwell Health 5 business days	Maxwell Health	7/9/2021-7/16/2021
Maxwell Health build review	Rose Street Advisors	7/19/2021-7/23/2021
Maxwell Health corrections made after review	Maxwell Health and Rose Street Advisors	7/23/2021
Review Portal with Admin	Rose Street Advisors and Van Buren County	Schedule the week of: 8/2/2021
Training and portal review for employees	Maxwell Health and Van Buren County	Schedule date and time: September 2021

